

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In re: JANE K. SWIBEL

§ Case No. 09-17653
§ Hon. PAMELA S. HOLLIS
§ Chapter 7
§

Debtor(s)

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY ADMINISTERED AND
APPLICATION TO BE DISCHARGED (TDR)**

ALLAN J. DeMARS, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

- 1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.
- 2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned:	\$0.00	Assets Exempt:	\$3,251.00
Total Distributions to Claimants:	\$27,108.77	Claims Discharged Without Payment:	\$103,902.12
Total Expenses of Administration:	\$7,891.23		

- 3) Total gross receipts of \$35,000.00 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$0.00 (see **Exhibit 2**), yielded net receipts of \$35,000.00 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS from Exhibit 3)	\$0.00	\$0.00	\$0.00	\$0.00
PRIORITY CLAIMS: CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4)	\$0.00	\$7,891.23	\$7,891.23	\$7,891.23
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from Exhibit 5)	\$0.00	\$0.00	\$0.00	\$0.00
PRIORITY UNSECURED CLAIMS (from Exhibit 6)	\$0.00	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED CLAIMS (from Exhibit 7)	\$129,779.66	\$119,866.23	\$119,866.23	\$27,108.77
TOTAL DISBURSEMENTS	\$129,779.66	\$127,757.46	\$127,757.46	\$35,000.00

4) This case was originally filed under chapter 7 on 05/15/2009.

The case was pending for 7 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 12/23/2009

By: /s/ ALLAN J. DeMARS

Trustee

STATEMENT : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO
FINAL ACCOUNT**

EXHIBIT 1 – GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE ¹	\$ AMOUNT RECEIVED
debtor's interest in marital property	1290-000	\$35,000.00
TOTAL GROSS RECEIPTS	\$35,000.00	

¹The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
NONE			\$0.00
TOTAL FUNDS PAID TO DEBTOR & THIRD PARTIES			\$0.00

EXHIBIT 3 - SECURED CLAIMS

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
NONE		\$0.00	\$0.00	\$0.00	\$0.00
TOTAL SECURED CLAIMS		\$0.00	\$0.00	\$0.00	\$0.00

EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
Allan J. DeMars	2100-000	N/A	\$4,250.00	\$4,250.00	\$4,250.00
Allan J. DeMars	2200-000	N/A	\$8.98	\$8.98	\$8.98
Allan J. DeMars	3110-000	N/A	\$3,632.25	\$3,632.25	\$3,632.25
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		N/A	\$7,891.23	\$7,891.23	\$7,891.23

EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
NONE		N/A	\$0.00	\$0.00	\$0.00
TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES		N/A	\$0.00	\$0.00	\$0.00

EXHIBIT 6 – PRIORITY UNSECURED CLAIMS

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
NONE		\$0.00	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY UNSECURED CLAIMS		\$0.00	\$0.00	\$0.00	\$0.00

EXHIBIT 7 – GENERAL UNSECURED CLAIMS

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
Capital One Bank	7100-900	\$31,577.00	\$32,433.75	\$32,433.75	\$7,335.17
Chase Bank	7100-900	\$10,788.00	\$10,788.83	\$10,788.83	\$2,439.99
Chase Bank	7100-900	\$16,417.00	\$16,417.32	\$16,417.32	\$3,712.92
Chase Bank	7100-900	\$19,606.00	\$19,606.21	\$19,606.21	\$4,434.11
Chase Bank	7100-900	\$4,559.00	\$4,559.85	\$4,559.85	\$1,031.25
Chase Bank	7100-900	\$8,848.00	\$8,848.00	\$8,848.00	\$2,001.05

PYOD LLC successor to Citibank	7100-900	\$15,417.00	\$15,788.62	\$15,788.62	\$3,570.73
FIA Card Services	7100-900 successor to Bank of America	\$11,423.00	\$11,423.65	\$11,423.65	\$2,583.55
19 additional unsecured creditors where no claim filed		\$11,144.66	\$0.00	\$0.00	\$0.00
TOTAL GENERAL UNSECURED CLAIMS		\$129,779.66	\$119,866.23	\$119,866.23	\$27,108.77

INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASESCase No. 09-17653Trustee Name: Allan J. DeMarsCase Name: JANE K. SWIBELDate Filed (f) or Converted (c): 5/15/09 (F)For Period Ending: 12/31/09§341(a) Meeting Date: 6/29/09Claims Bar Date: 10/6/09

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee Less Liens, Exemptions, and Other Costs)	Property Abandoned OA=\$ 554(a) abandon DA=\$ 554(c) abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
Ref #					
1 cash	100.00	0.00	DA		FA
2 checking account	100.00	0.00	DA		FA
3 security deposit	1,000.00	0.00	DA		FA
4 furniture	350.00	0.00	DA		FA
5 books/pictures	350.00	0.00	DA		FA
6 wearing apparel	350.00	0.00	DA		FA
7 IRA	1.00	0.00	DA		FA
8 1999 Buick LeSabre	1,000.00	0.00	DA		FA
9 interest in husband's marital property(u)	35,000.00	35,000.00		35,000.00	FA

TOTALS (Excluding unknown values)

35,000.0035,000.00

(Total Dollar Amount in Column 6)

Major activities affecting case closing: Divorce court division of assets

Initial Projected Date of Final Report (TFR): 10/09Current Projected Date of Final Report (TFR): 10/28/09

CASH RECEIPTS AND DISBURSEMENT RECORDS

Case No.: 09-B-17653
 Case Name: JANE K. SWIBEL
 Taxpayer ID#: 27-6277964
 For Period Ending: 12/31/09

Trustee's Name: Allan J. DeMars
 Bank Name: Bank of America
 Initial CD #: CDI
 Blanket bond (per case limit): 5,000,000
 Separate bond (if applicable): _____
 Checking Acct#: 375 556 2256

1	2	3	4	5	6	7	8
Trans. Date	Check or Ref. #	Paid to/ Received from	Description of Transaction	Uniform Transaction Code	Deposit \$	Disbursement \$	Money Market Balance
10/26/09	Ref 9	Feinberg & Berry clients' trust account	debtor's interest in marital property pursuant to settlement agreement in Divorce Court	1290-000	35,000.00		35,000.00
12/3/09	Check 1001	Allan J. DeMars	trustee's fees	2100-000		4,250.00	30,750.00
12/3/09	Check 1002	Allan J. DeMars	reimbursement of expenses	2200-000		8.98	30,741.02
12/3/09	Check 1003	Allan J. DeMars	attorney's fees	3110-000		3,632.25	27,108.77
12/3/09	Check 1004	Capital One Bank	726(a)(2); 22.61585%	7100-900		7,335.17	19,773.60
12/3/09	Check 1005	Chase Bank USA NA	726(a)(2); 22.61585%	7100-900		2,439.99	17,333.61
12/3/09	Check 1006	Chase Bank USA NA	726(a)(2); 22.61585%	7100-900		3,712.92	13,620.69
12/3/09	Check 1007	Chase Bank USA NA	726(a)(2); 22.61585%	7100-900		4,434.11	9,186.58
12/3/09	Check 1008	Chase Bank USA NA	726(a)(2); 22.61585%	7100-900		1,031.25	8,155.33
12/3/09	Check 1009	Chase Bank USA NA	726(a)(2); 22.61585%	7100-900		2,001.05	6,154.28
12/3/09	Check 1010	PYOD LLC as assignee of Citibank	726(a)(2); 22.61585%	7100-900		3,570.73	2,583.55
12/3/09	Check 1011	FIA Card Services, successor to Bank of America and MBNA America Bank	726(a)(2); 22.61585%	7100-900		2,583.55	0.00

COLUMN TOTALS 35,000.00 35,000.00 0.00

Less: Bank transfers/CD			
Subtotal			
Less: Payments to debtor(s)			
Net	<u>35,000.00</u>	<u>35,000.00</u>	<u>0.00</u>
 TOTAL - ALL ACCOUNTS	NET	DEPOSITS	NET
Checking#		35,000.00	35,000.00
Money Market #			
Savings #			
CD #CDI			
Net	<u>35,000.00</u>	<u>35,000.00</u>	<u>0.00</u>
	Excludes account transfers	Excludes payments to debtor	Total Funds on Hand